(c) *Outstanding Claims:*

Financial Year	CLAIMS		OUTSTANDING	
	Maturity Claims		Death Claims	
	Target	Performance	Target	Performance
31.03.1994	2.5%	3%	9%	13%
31.03.1995	2.5%	3%	10%	14%
31.03.1996	2.5%	3%	10%	18%

NB: The target fixed is based upon past experience which may not be true in the year because of the number of cases which go into litigation.

III. *Despatch of Policy Bond—Performance rate*

	Target	*Achievement*
(i)	Within 30 days from the date of completion of the proposal; and	(i) & (ii) The experience of the LIC had been that it takes on an average 1 day to 3 months to despatch the Policy Bond.
(ii)	Within 2 months, if the proposals are completed in the month of March.	

Statement—II

The LIC have set for themselves certain objectives to achieve after nationalisation of life insurance industry. Two of the objectives relate to consumer service. In order to improve their performance, the LIC propose to take a number of steps.

The LIC is the process of upgrading technology by installing front end computers at various Branch centres.

Keeping in view the changing customers needs, the LIC had intorduced many innovative covers, the latest being 'Jeevan Suraksha, a pension cover which provides for a personal life long monthly retirement pension with an option to commute 25% of the corpus, totally tax free. If the insured takes a policy with life cover, a minimum family pension of 50% of target annuity as family pension is guaranteed, which may go upto 85% depending upon the contribution already made and other relevant factors. The family pension scheme has a provision for nomination also. The premium contributed under this pension scheme also qualifies for attractive income tax reliefs.

The LIC have made available loans to the policy holders to the extent of Rs. 3,000 crores, on mortgage of property; and on insurance policies within their surrender value. The LIC have also built over 5000 residential units under the policyholders housing schemes at Ahmedabad, Bangalore, Mumbai, Hyderabad, Kanpur and Madras.

The LIC imparts training to its Class-I officers, Staff, and to their agency force, in the Zonal/Divisional/Branch Training Centres. The senior officers are also sent on refresher courses from time to time. The Agents are given, depending upon their performance, facilities like joining Chairman's/Zonal Manager's/ Divisional Manager's Clubs and participation in International Conferences such as "Million Dollar Round Table".

All the measures will go a long way in improving the performane of the LIC in achieving the obejctives relating to consumer service.

Encouraging Private Sector Banking in Rural Sector

*451. SHRIMATI VEENA VERMA
SHRI RAJUBHAI A. PARMAR

Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to encourage and invite private sector to set up banks and branches of banks in rural sector;

(b) if so, the number of proposals received for opening such banks and their branches; and

(c) the number of new bank-branches proposed to be set up in private sector in Maharashtra, Gujarat, Orissa and Madhya Pradesh?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) With a view to promoting rural savings as well as providing credit for viable economic activities in local areas, Reserve Bank of India (RBI) have decided to allow establishment of new local area banks in the private sector.

(b) Guidelines relating to the setting up of local areas banks were issued by the RBI on August 24, 1996 and hence the receipt of applications in accordance with RBI's guidelines is expected to take some time. According to RBI some persons have expressed interest.

(c) RBI has not received any proposals for setting up of private banks in the rural areas in the states of Maharashtra, Gujarat, Orissa and Madhya Pradesh. However, private sector banks, which were established in pursuance of guidelines issued by the RBI on 22.01.93, have proposed to open branches in the states of Maharashtra, Gujarat, Orissa and Madhya Pradesh as detailed below:

Maharashtra	—	26
Gujarat	—	7
Orissa	—	1
Madhya Pradesh	—	4

None of these proposals are for opening branches in rural centres.

Aids and Leprosy Eradication Centres

*452. SHRI MOHINDAR SINGH KALYAN: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) the number of AIDS Centres and leprosy eradication centres in operation in different parts of the country particularly in Punjab, district-wise details thereof;

(b) the amount of financial assistance sanctioned and released to each of these centres by Government during each of the last three years;

(c) whether any free treatment is being given by these centres to the patients; and

(d) if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) There are no recognised AIDS centres in the country.

Annexure indicating the number of Leprosy centres in different States/UTs and in districts of Punjab are placed on the table of the House. *[See Appendix 178, Annexure No. 69 and 70]*

(b) Cases of AIDS are attended to in major hospitals along with other patients. As such no separate allocation/assistance is being provided for the AIDS cases. However, details of funds released to States/UTs for the various activities under National AIDS Control programme during the last three years are placed on the table of the house *[See Appendix 178, Annexure No. 71]*

Financial assistance is given to the States/UTs on quarterly basis so far as Leprosy Eradication Centres are concerned. Further, centre-wise allocation is done by the State Governments. Details of the amount sanctioned and released to various States/UTs during the last three years are placed on the table of the House. *[See Appendix 178, Annexure no. 72]*

(c) and (d) Yes, Sir. Free medical care is given to all the AIDS patients like other patients admitted in the hospitals.

Similarly, free treatment is provided to leprosy patients in all the districts of the country including districts of Punjab State.

Protest by Religious Leaders over Obscenity in Print/Audio/Visual Media

*453. SHRI RAM JETHMALANI: Will the Minister of INFORMATION AND BROADCASTING be pleased to state:

(a) whether Government attention has been drawn to the newsitem published in the 'Pioneer', dated 15th July, 1996 captioned "Religious leaders up in arms against obscenity";